

# **ACKNOWLEDGEMENTS**

## **TOWN OF BLACKSBURG, VIRGINIA**

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## **INTRODUCTION**

The Town of Blacksburg, Virginia is located in the southwest portion of the state within Montgomery County. Situated in the New River Valley, Blacksburg retains the quaintness and natural beauty of the surrounding areas while offering its citizens a wide variety of amenities atypical to the region and is the home of Virginia's largest university, Virginia Tech which contributes to the culture, heritage, and quality of life of the Town. Virginia Tech has a substantial impact on housing both in demand and availability largely because of off campus student and faculty needs.

The Town is steeped in history, reflected by its buildings and neighborhoods, which is coupled with controlled development by use of zoning guidelines through existing land use, creating a variety of housing types serving all income levels. While Blacksburg has successfully grown over the years it is confronted with a strong demand for affordable housing opportunities. The problem of suitable and affordable housing opportunities represents a major challenge for the low- and moderate-income (LMI) residential neighborhoods, where an influx of college students has driven up the cost of rent, displaced low- and moderate-income families, and reduced the overall supply of reasonably priced housing units throughout the Town.

The Town of Blacksburg successfully competed in FY 2002 for \$25,000 in planning grant funds available under the Virginia Community Development Block Grant (CDBG) program administered by the Virginia Department of Housing and Community Development (DHCD) to study the housing stock.

Using a town-wide survey, as well as an in-house analysis of existing neighborhoods, Town staff identified three (3) residential areas where housing deterioration is prevalent and the infrastructure requires attention. These included the Roanoke-Lee, Montgomery-Progress, and Kabrich areas, all in close proximity to the downtown, located in the older established sections of the Town. Neighborhoods were also evaluated town wide for determining the need of affordable housing. It was determined that the Roanoke-Lee Street neighborhood had the greatest need and potential benefit for initial comprehensive community development efforts under the community development block grant program. A substantial impact could be made on housing deterioration, blighting conditions, and the infrastructure with CDBG and local funds. Interest by private investors in new affordable housing and the rehabilitation of rental properties and vacant structures indicated strong support for the neighborhood as the selection priority.

A Community Improvement Grant (CIG) application was submitted in March 2003 for the Roanoke-Lee Street Neighborhood. The project was approved for a CDBG in FY 2003 for \$500,000 in comprehensive community development funds to rejuvenate the neighborhood from the DHCD's CDBG program.

# HOUSING NEEDS

## COMPREHENSIVE PLAN

The Town of Blacksburg identified key local housing issues during its 2001 comprehensive planning process. Over the course of thirty (30) neighborhood and twelve (12) town-wide meetings, stakeholders identified deteriorating housing conditions, the decline in home ownership, and the lack of new affordable housing for low- to moderate-income service sector personnel as the priority needs requiring attention. The plan, adopted on November 27, 2001, identified the following:

1. The Town needs to preserve and enhance the integrity and quality of existing residential neighborhoods, increase the availability of affordable single-family houses, and eliminate substandard housing in Blacksburg. *p. 421*
2. New infill development is needed in established areas, as well as development that is both compatible with existing and/or planned land use and the scale of the surrounding areas, and is supported by adequate public facilities and circulation systems. *p. 422*
3. Any increase in university enrollment will also increase the rental housing stock in Town and proportionately decrease home ownership. *p. 408*
4. Demand for student housing and high faculty incomes inflate housing cost in the community. *p. 408*
5. A decline in maintenance is occurring as the number of rental properties increases in traditionally owner-occupied neighborhoods. *p. 414*
6. Adequate community facilities (e.g. streets, sidewalks, and lighting) is lacking in several residential areas. *p. 423*
7. Developers need incentives to build more houses for sale and apartments that are affordable and attractive to young professionals, retirees, and married students. *p. 423*
8. The Town of Blacksburg must inventory areas of substandard housing conditions and research federal and state funding resources that can assist with housing and neighborhood improvements. *p. 423*

## **EXPANSION AND GROWTH**

The Town of Blacksburg faces an increasing shortage of affordable housing for low- and moderate-income families. The Town is a culturally diverse community with a small-town atmosphere. It has experienced significant growth during the past thirty years, between 12% - 15% per decade that is atypical of southwestern Virginia communities, primarily due to the University and its increasing enrollment. In recent years populations in southwestern Virginia have declined on average according to 2000 Census data. Because of the increased student population and limited on-campus housing, an influx of students has inundated the local housing market adversely impacting traditional owner-occupied neighborhoods, particularly lower-income areas historically housing the service sector workforce of the community. Student housing demand also has inflated the cost of available rental property and land values, eliminating much of the affordable housing stock in Town.

During the past decade, Blacksburg's median family income rose 45% from \$35,617 to \$51,810<sup>1</sup>, while the median value of an owner-occupied house on a ¼ acre lot doubled, jumping from \$93,100 to \$186,521<sup>2</sup>. Today, more than half of Blacksburg's residents do not qualify for home-ownership of single-family homes based on median income. This underserved population encompasses a diverse mix of employees, from University service personnel and Town staff to schoolteachers and manufacturing employees. According to local realtors, the largest portion of housing that is affordable to this population is townhouses and duplex style starter homes priced under \$120,000; but these are rented largely by students. Housing that could typically be purchased by Blacksburg's low- and moderate-income residents has been removed from the market by the investor/developer, who can rent the units at prices in excess of \$1,200 per month.

The Town of Blacksburg deemed three areas within the Town that need particular attention: Roanoke-Lee Street, Montgomery-Progress, and Kabrich. In all three areas, deteriorating housing conditions are becoming more prevalent throughout each neighborhood. Approximately 50%<sup>3</sup> of the households within the three areas are owner-occupied with the majority of those owners being low- and moderate-income.

Source: 1 – U.S. Census of Population, 1990 Summary Tape File 3, 2000 Summary Tape File 3

2 – Field Surveys, Commissioner of Revenue, local realtors

3 – Field Surveys, K.W. Poore & Associates

# HOUSING DEMAND

## TRENDS

Blacksburg's population is projected to increase another 18% by 2010 according to U.S. Census data continuing with the Town's significant growth over the past thirty years. Virginia Tech and its continued increasing enrollment has been the primary reason for this growth and will persist as the University expects an increase of 5,000 graduate students for an overall expected student enrollment of 30,783 by 2010. Virginia Tech has no intent of adding sufficient on-campus housing for these students which will place them in Blacksburg's housing market to compete against LMI families<sup>1</sup>.

The Town of Blacksburg has a gap in housing availability for low- and moderate-income families. According to local realtors single-family detached homes that are typically viewed as dwellings suitable for LMI families are priced at \$180,000 and above, far out of the reach of LMI families who seek homeownership opportunities. According to Town building permit data since 1997 an average of approximately 55 single-family structures were constructed a year within Blacksburg to meet the increased market demand for homes priced over \$225,000. The majority of these homes in Blacksburg are larger homes in excess of 2,000 square feet that are located in newly developed subdivisions around the edges of Town. These homes are far beyond the range of LMI families and young professionals looking for first time home ownership opportunities. The high land value in Blacksburg also contributes to this problem as it encourages builders to construct larger homes for an increased profit margin rather than small single-family homes that would be within reach for an LMI family. LMI families have been priced out of the local market and Blacksburg is becoming a more exclusive market due to higher prices. Townhomes and duplexes within Blacksburg typically sell for an average price of \$110,000 which is within reach for the majority of LMI families but property owners often prefer to rent these homes to students to maximize profits.

### Building Permit Data

Town of Blacksburg, 1997-2003

	<u>1997</u>	<u>1998</u>	<u>1999</u>	<u>2000</u>	<u>2001</u>	<u>2002</u>	<u>2003*</u>	<u>TOTAL</u>
Singly-Family	36	81	45	50	55	69	50	<b>386</b>
Duplex	2	21	13	4	9	17	10	<b>76</b>
Townhouse	1	0	19	0	13	100	27	<b>160</b>
Demolition	5	10	12	3	12	15	7	<b>64</b>
<b>TOTAL</b>	<b>44</b>	<b>112</b>	<b>89</b>	<b>57</b>	<b>89</b>	<b>201</b>	<b>94</b>	<b>686</b>

\* - Building permit data for 2003 as of 10/27/03

Source: Town of Blacksburg, Planning and Engineering

Older Neighborhoods in and around the original 16 squares of Town face constant pressure from the student rental market. Due to these pressures property owners often times elect to rent their homes to students which has a negative impact on the neighborhood particularly with noise pollution and negligent home maintenance. The houses within these neighborhoods are older structures typically suited as starter homes for young professionals and LMI families.

These trends have forced LMI families to look in the Town of Christiansburg and Montgomery County for affordable housing opportunities. Land values within Montgomery County are six times lower than Blacksburg's average. Residential properties in Christiansburg sell for an average of approximately \$126,000 and \$156,000 in Montgomery County which provide better opportunities for LMI families to purchase a home. Townhomes in Christiansburg and Montgomery County sell for approximately 20% less than Blacksburg and do not have as competitive of a student rental market<sup>2</sup>.



## FEASIBILITY

Affordable housing for the purpose of this study is defined as three (3) times the household income (80% of the median income) by household size for LMI households according to the Department of Housing and Urban Development (HUD) as shown in the table below. The range of affordable housing that coincides with HUD's figures is \$89,850 for a single individual to \$169,500 for an eight-person household in 2003. This limit has increased from 2002 as HUD's LMI income levels have risen. A more defined range of \$102,750 to \$138,600 can be set as an average affordability level for families with the size ranging from 2 to 5. These households typically consist of young professionals beginning to start a family. The average family size in Blacksburg according to the 2000 Census is 2.79 persons which would approximate their affordable housing amount at \$115,500 using 2003 figures.

HUD Low- and Moderate-Income Levels Montgomery County*, 2002-2003, by Household Size								
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>
2002	\$27,100	\$31,000	\$34,850	\$38,700	\$41,800	\$44,900	\$48,000	\$51,100
2003	\$29,950	\$34,250	\$38,500	\$42,800	\$46,200	\$49,650	\$53,050	\$56,500

\*- Includes the Town of Blacksburg

It should be noted that LMI and poverty thresholds are not one in the same. Each figure is independently determined; LMI figures are determined on an annual basis for each County or City in the United States by the Department of Housing and Community Development. Poverty thresholds are calculated annually by the United States Census Bureau as a national figure and do not vary from State to State. Poverty thresholds are also significantly lower than LMI levels and in Blacksburg's case the figures typically fall slightly above 30% of the median income level for Montgomery County.

Community Housing Partners Corporation (CHPC) is a state-wide corporation that works with LMI families to help them become homeowners in a variety of ways: constructing single-family homes, acquisition, rehabilitation, and resale of existing houses, providing extensive homebuyer counseling services. They have helped more than 100 families in southwest Virginia including an ongoing partnership with the Town of Blacksburg, assisting people become new homeowners and currently have 45 households that fit the LMI profile on a waiting list for affordable housing. This is coupled with a list of 31 households that Pembroke Management currently has that also fit the LMI profile and are waiting for affordable housing opportunities.

Ten households were also identified from the Town's major employers that fit the LMI profile and wanted to live within Blacksburg but could not locate affordable housing. Many problems these employers identified stem from the high cost of land and housing in Blacksburg compared to Christiansburg and Montgomery County. This leads many employees of major employers to not even consider and examine the possibility of living within Blacksburg despite the amenities it offers. Blacksburg also suffers from limited

availability of housing units in the \$80,000 to \$150,000 price range and those units that become available are often times not desirable to live in because they are run down from previous owners or renters, in particular negligent students.

# **ANALYSIS OF HOUSING CONDITIONS**

## **BACKGROUND**

In October of 2002, representatives of the firm K.W. Poore and Associates surveyed the Roanoke-Lee, Montgomery-Progress, and Kabrich areas in the Town of Blacksburg to determine general conditions of the housing stock based on exterior inspection. The survey rated each residential structure under one of five classifications. Exterior features which were observed generally included foundations, roofs, trim, guttering, porches, stairways, chimneys, and siding. The five classifications were as follows:

- **SOUND**

Structure with no defects or very slight defects normally correctable by regular maintenance.

- **MINOR DEFICIENCIES**

Structure with minor defects requiring immediate attention that are beyond the course of regular maintenance.

- **DETERIORATING**

Structure would require more repair than would be provided in the course of regular maintenance and have one or more defects of an immediate nature that must be corrected if the building is to continue to be safe.

- **MAJOR DEFICIENCIES**

Structure would warrant substantial rehabilitation and have multiple defects of an immediate nature that must be corrected to avoid being condemned.

- **SUBSTANTIALLY DILAPIDATED**

Structure which is no longer safe and adequate for continued use and endanger the health, safety, or well being of the users. This structure is unsuitable for rehabilitation and must be substantially reconstructed.

## **EXISTING HOUSING CONDITIONS TOWN OF BLACKSBURG**

According to the United States Census in 2000 the Town of Blacksburg had a total of 13,635 housing units including 3,941 owner-occupied units and 9,202 renter-occupied units. This is broken down to approximately 30% of the Town's housing units being owner occupied while 70% of the units are renter-occupied. This places an increased strain on neighborhoods, especially older developed ones, as Virginia Tech's student population continues to grow and encroach into neighborhoods surrounding the campus.

The neighborhoods that have most directly felt this change over the years are found adjacent to Virginia Tech's Campus and Blacksburg's downtown including: Apperson/Dickerson, Bennett Hill/Progress, Downtown Eastside, Houston/Harrell, Kabrich Crescent, and Miller Southside. The majority of the houses within these neighborhoods are older single-family dwellings with a mix of homes that have been transformed into student rentals. These homes on average are far older than the Town's median structural age of 23 years as of the 2000 Census. Because of encroachment by Virginia Tech students LMI families have been forced out of these neighborhoods due to the economic market. With no safeguards to protect and control an LMI families rent landlords typically lease these units to students to increase their profit margins rather than preserving traditional neighborhoods in Blacksburg.

Homes, including many with historical significance, in these areas are typically neglected by student renters which decreases the overall appearance of the neighborhood. These neighborhoods must continuously deal with litter and debris, noise pollution, excessive on-street parking, lack of continuous sidewalks, and neighborhood roads being used as cut-thru streets.

Neighborhoods that extend further out into the Town do not have as many problems with students as those that are located near campus. The housing units further out in Town are typically single-family homes with over 2,000 square feet of living space and cannot be afforded by the majority of students and LMI families. The housing stock in these areas are generally well maintained and students are located in large complexes including Terrace View, Foxridge, Pheasant Run, and Collegiate Suites, which are more adeptly suited to meet their needs.

Blacksburg consists of twenty-four (24) neighborhoods including Virginia Tech which includes seven (7) Census Tracts that consist of twenty-six (26) Block Groups which compose the entire Town and a small portion of Montgomery County. Housing Conditions were evaluated in these twenty-four (24) neighborhoods through a preliminary housing assessment survey, field surveys, and Census data. One hundred and twenty (120) preliminary surveys were collected by the Town to evaluate conditions within its neighborhoods from a citizen standpoint. A summation of these results can be found in the appendix. From these twenty-four (24) neighborhoods seven (7) were evaluated as having the most immediate priority for revitalization. Of the seven (7) neighborhoods three (3) areas within those neighborhoods were identified and studied in detail to assess the

feasibility of acquiring Community Development Block Grant (CDBG) funds and in formulating a town wide housing strategy. These neighborhoods were selected as being representative of distinct neighborhood types in Blacksburg that have a need for neighborhood revitalization. Each was evaluated to determine its characteristics including housing, environmental deficiencies, and household characteristics. Field surveys were made in each neighborhood to identify the major physical deficiencies such as poor drainage, roads, lighting, and lack of community facilities as well as general neighborhood conditions. The three neighborhoods selected included Roanoke-Lee Street, Kabrich Crescent, and Montgomery-Progress which are parts of the larger Downtown Eastside, Kabrich Crescent, and Bennett Hill/Progress Neighborhoods respectively.



A traditional single-family house in an older Blacksburg neighborhood.

## **PRIORITY NEIGHBORHOODS**

Based on preliminary information gathered seven neighborhoods should be a priority for the Town of Blacksburg to address housing needs. These neighborhoods have a variety of deficiencies and are located around Virginia Tech's campus and Blacksburg's downtown. The Town must also be cognizant of the fact that other neighborhoods within its corporate limits will need assistance in stabilizing their respective neighborhoods. Each of these neighborhoods and additional neighborhoods as identified through citizen participation must be reevaluated before any actions are taken. This will ensure that the needs and problems of the neighborhood are met and addressed in an efficient manner on an individual basis.



## **APPERSON/DICKERSON NEIGHBORHOOD**

The Apperson/Dickerson Neighborhood resides in Census Tract 205, Block Groups 2 and 3 with a mix of single-family, two-family, townhouses, and apartments. Block Group 3 encompasses part of the neighborhood along with Montgomery County and Block Group 2 consists of the rest of the neighborhood minus the area between Giles Road and North Main Street. The average age of houses within the neighborhood are between 26 to 40 years old according the preliminary housing assessment with a median age of 33 years according to the 2000 Census.

A well maintained ranch house within the neighborhood.



The neighborhood is approximately 40% owner-occupied consisting of only 7% minorities which is atypical of the Town's profile. Approximately 25% of the areas residents are below the poverty level which is almost 20% below the Town's average of 43%. The median household and family income of the neighborhood is higher than the Town's average. These are positive signs within the neighborhood and are indicators that students have yet to fully engross the area as most students are typically below the poverty level but are still supported by external resources, namely their families. As reported by surveys the conditions in the neighborhood are good with sufficient water and sewer as well as ample access to parks within the area. Blacksburg High School resides in the neighborhood and offers stability for residents. The Apperson/Dickerson Neighborhood is currently a stable neighborhood within Blacksburg but lacks sidewalks. The student problems are minor and currently the cost of housing within the neighborhood has for the most part priced the students out. This area must be closely monitored in the coming years to ensure student impacts within the neighborhood are kept minimal.



## KABRICH CRESENT NEIGHBORHOOD

The Kabrich Crescent Neighborhood is divided among two Census Tracts 203 and 204, and three Block Groups with a mix of single-family homes, townhouses, and apartments. Census Tract 203 Block Group 6 is almost entirely within the neighborhood and is currently where the majority of the problems with owner-occupants and renter-occupants (students) exist. Further to the North in Census Tract 204 Block Groups 2 and 3 reside several large complexes that provide housing for off campus students. The average age of houses within the neighborhood are 26 to 40 years that largely consist of older small single-family homes converted to rental units and newer apartment buildings to house college students.

A newly constructed single-family infill house that has increased neighborhood stability.



The median household income for the area is approximately 25% below the Town's median which is typical for an area that is comprised of largely students still benefiting from the support of their families. This is also reflected in the percentage of individuals below the poverty level, which is approximately 70%. The water and sewer service for the area is excellent according to those citizens which responded to the preliminary housing assessment survey but the neighborhood lacks sufficient parks, contains degraded roadways, and has yards with assorted debris. The Kabrich area of the neighborhood has been examined further with a windshield survey detailing the housing conditions.

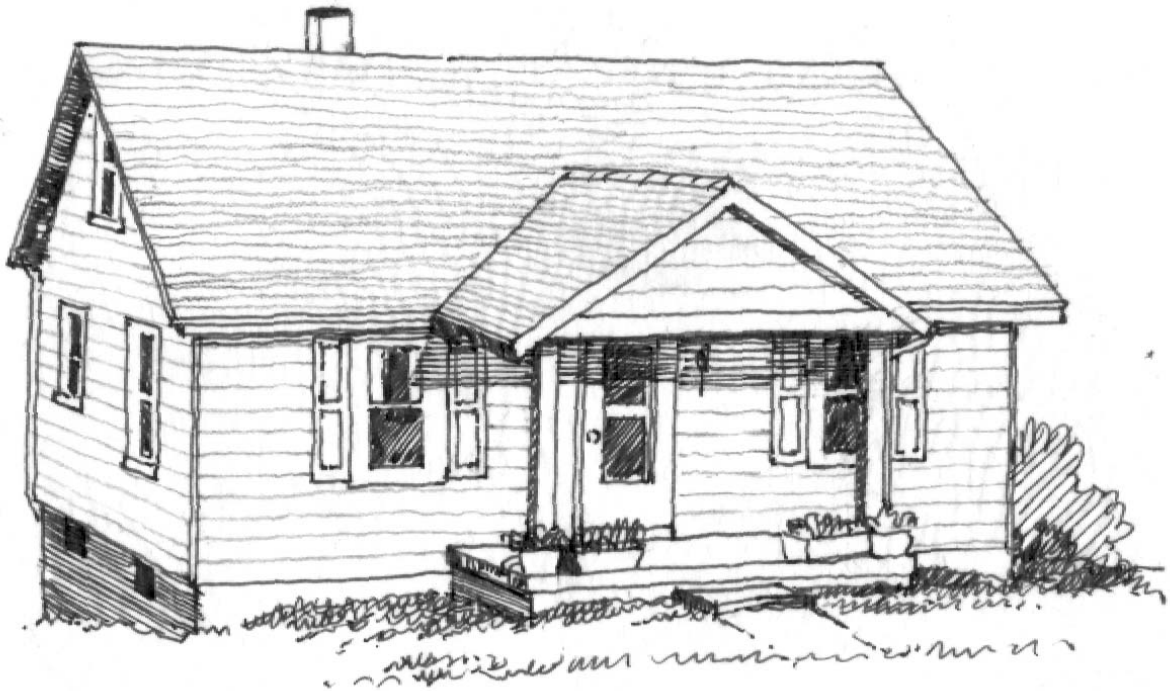


## **KABRICH CRESENT NEIGHBORHOOD**

### **KABRICH SUBSECTION**

The Kabrich Neighborhood is adjacent to the Montgomery-Progress Neighborhood on the other side of North Main Street and is part of the larger Kabrich Crescent Neighborhood. The Kabrich Neighborhood lies just to the west of North Main Street and is bordered by Progress Street on the northeast, Winston Avenue on the southeast, and stretches along Kabrich Street from Winston Avenue to Stonegate Drive. The neighborhood is also adjacent to Gilbert Linkous Elementary School and Blacksburg Christian Church on the west, a college apartment complex to the southwest, and by Northside Presbyterian Church to the north. Being adjacent to Progress Street the neighborhood serves as a direct entryway into two of Blacksburg's larger apartment complexes, Terrace View and University Terrace.

The Kabrich area has heavy foot traffic due to its proximity to the university and Main Street restaurants and shops. This area is also popular for students to occupy because of the close amenities and the appeal of living in a single-family dwelling rather than a large complex which contributes to the low owner occupancy rate within the area. Kabrich Street, Winston Avenue, and Watson Avenue are all in need of sidewalks and currently create unsafe conditions for pedestrians. The non-existence of curb and gutter throughout the neighborhood results in standing water in the roadways and yards after heavy rainfall.



### EXISTING HOUSING CONDITIONS

Kabrich Neighborhood  
Town of Blacksburg

Condition of All Residential Units	Number of Housing Units	Percent of Total Units
Sound	20	47.6%
Minor Deficiencies	11	26.2%
Deteriorating	1	2.4%
Major Deficiencies	9	21.4%
Substantially Dilapidated	1	2.4%
<b>TOTAL</b>	<b>42</b>	<b>100%</b>

Source: Field Surveys, K. W. Poore & Associates, October 2002

A substantially dilapidated structure requires clearance in the neighborhood.



An estimated 26% (11 units) of the 42 residential units in the Kabrich area exhibit signs of major deterioration requiring substantial rehabilitation or clearance. The most serious problems are found along the east side of the 900 block on Kabrich Street where the highest vacancy and rental property rates are found. Additionally, 26% of the structures have minor deficiencies and require repair beyond normal maintenance. The Kabrich area also faces the difficulties of student renters throughout the neighborhood and will need assistance in the near future to address this problem. These conditions are illustrated on the Needs Assessment Map on the following page.

## **SHENANDOAH NEIGHBORHOOD**

The Shenandoah Neighborhood consists of Census Tract 204 Block Group 2 which has a mix of single-family, townhouses, and apartments. The neighborhood's median structural age is consistent with the Town's average of 23 years as of the 2000 Census and the preliminary housing assessment. The majority of the neighborhood is renter-occupied with the exception of one small area between two large college apartment complexes. This can be seen in the enormous disparity in the median family income of \$100,638 and the median household income of \$14,375. Overall the neighborhood remains in good condition with adequate water and sewer service, sufficient parks, and well-maintained roadways. The Shenandoah Neighborhood would not qualify for federal assistance because of the neighborhood's makeup. However the Town must continue to monitor the neighborhood and ensure that students within the area are limited and do not disrupt the owner-occupied residents through code enforcement and the Neighborhood Enhancement Program (NEP).



Off-campus student housing in the Shenandoah Neighborhood.

## **DOWNTOWN EASTSIDE NEIGHBORHOOD**

The Downtown Eastside Neighborhood is within Census Tract 206 Block Group 3 and contains a mix of single-family, townhouses, and apartments. This neighborhood includes the smaller Roanoke-Lee Street Neighborhood where the Town has already secured funding to help address housing and infrastructure deficiencies. The neighborhood directly abuts downtown to the northeast and is in close proximity to the Virginia Tech campus. The average structural age of houses according to a preliminary housing assessment survey is approximately 40 to 50 years but the neighborhood also contains new structures primarily consisting of apartment complexes for college students. This neighborhood has traditionally been a mainstay for blue-collar workers who desire to live close to downtown Blacksburg and take advantage of its amenities.



A contributing historic structure in the Downtown Eastside Neighborhood.

The Downtown Eastside Neighborhood has seen the effects of Virginia Tech's growth over recent years. The yard and roadway conditions have deteriorated and the increase of students in and around the neighborhood has left a negative impact on the long time residents. The neighborhood's median family income is lower than the Town's average which reflects on the area's traditional workforce as well as an influx of students. A good portion of the area resides in Blacksburg's Historic District and structures that contribute to the Town's history are neglected, typically by renters who do not understand the value of the houses they inhabit. While part of the neighborhood is undergoing revitalization in the next few years the rest of the neighborhood must follow suit to reverse the current trends within the neighborhood.

## **DOWNTOWN EASTSIDE NEIGHBORHOOD**

### **ROANOKE-LEE STREET SUBSECTION**

The Roanoke-Lee Street Neighborhood lies just east of downtown Blacksburg, in and adjacent to the Blacksburg Historic Overlay District. It is largely a low-density single-family residential area bounded on the northwest by Roanoke Street, to the northeast by Jefferson Street, to the southeast by the Dayspring Christian School and Berryfield Apartments, and to the southwest by the Price House Nature Center and Wharton Street.

The majority of the neighborhood is located within the Blacksburg Historic Overlay District and the National Register's Blacksburg Historic District, which share the same boundary. The overlay district classifies seventeen of the thirty-five structures (49%) in the project area as contributing structures to the historic fabric and character of the neighborhood. This character reflects the area's heritage and consists of small, cottage style homes that closely line the street. The neighborhood is predominately African-American. The average age of the housing stock is 60 years, and many neighborhood residents have lived in the same home for decades. The Town's historic black cemetery lies in the heart of the neighborhood, and a small core of long-time minority residents still reside within Roanoke-Lee Street.

The Roanoke-Lee area has several tracts of underutilized, vacant land. These areas are suitable for residential development due to their location within an established neighborhood, size, and availability of public utilities. Pedestrian mobility throughout the area is difficult due to the lack of sidewalks on several streets including Prospect, Woolwine, and Rutledge Streets and portions of Roanoke, Wharton, Lee, and Penn Streets. Some streets lack curb and gutter and are subjected to storm drainage problems. The Roanoke-Lee Street Neighborhood needs the most immediate attention as it faces continued and increasing encroachment from student renters. The Town of Blacksburg successfully competed in FY 2003 for \$500,00 in CDBG funds to improve the neighborhood.





### EXISTING HOUSING CONDITIONS

Roanoke-Lee Street Neighborhood  
Town of Blacksburg

Condition of All Residential Units	Number of Housing Units	Percent of Total Units
Sound	5	13.9%
Minor Deficiencies	14	38.9%
Deteriorating	11	30.6%
Major Deficiencies	4	11.1%
<u>Substantially Dilapidated</u>	<u>2</u>	<u>5.5%</u>
<b>TOTAL</b>	<b>36</b>	<b>100%</b>

Source: Field Surveys, K. W. Poore & Associates, October 2002

A substantially dilapidated dwelling in need of major repairs.



Over 47 % (17 units) of the 36 residential dwelling units in the Roanoke-Lee area exhibit signs of serious deterioration to substantial dilapidation. The 500 blocks of Roanoke and Lee Streets contain the most severe housing conditions with three (3) dwellings that are vacant and condemned. Eleven (11) additional deteriorated or greater structures are found on Lee and Roanoke Streets along with three (3) dwellings on the cross streets of Woolwine and Jefferson. The majority of the remaining housing stock (39%) has minor deficiencies that requires rehabilitation to avoid continued decline and serious problems in the near future. Housing with minor deficiencies primarily exists on both sides of Lee Street and is intermixed with all other housing conditions. These conditions are illustrated on the Needs Assessment Map on the following page.

The Roanoke-Lee Street Neighborhood and the larger Downtown Eastside Neighborhood it is a part of are eligible for additional CDBG projects based on initial survey work and census data review. The Town of Blacksburg should explore the continuation of the Roanoke-Lee Street Comprehensive Neighborhood Improvement Project into Phase II and subsequently Phase III to further stabilize the Downtown Eastside Neighborhood. The neighborhood is in critical need of help to assist with numerous housing and infrastructure problems including deteriorating housing conditions, lack of curb and gutter, sidewalks, and encroachment of students.

Stabilizing this Neighborhood should be a priority of Blacksburg based on the needs of the area and its significant location in relation to the downtown area and Virginia Tech. Many historic roots were established in the Downtown Eastside Neighborhood and should not be lost or forgotten due to neglect. With the help of dedicated local residents the Town can make an impact on this area and provide an important foundation for the neighborhood that has lost for some time.

## **BENNETT HILL/PROGRESS NEIGHBORHOOD**

The Bennett Hill/Progress Neighborhood is located in Census Tract 205 Block Group 1 with a variety of housing types from single-family to apartments. Bennett Hill/Progress abuts Blacksburg's downtown to the northeast and part of the neighborhood is within Blacksburg's Historic District. The structures within the area are significantly older than the Town's median age of 23 years and many suffer from neglect primarily due to the impacts of student housing within the area. Of the 400 houses within the neighborhood approximately 80% of them remain renter-occupied which effects can be seen throughout the area through the neglect of housing and yard conditions.



A traditional, well-maintained, single-family dwelling in Bennett Hill.

The Bennett Hill/Progress Neighborhood's median family income of \$35,417 is significantly below the Town's average of \$51,810 as long time residents of the area have begun moving out due to student disturbances according to responses from preliminary housing surveys. The Montgomery/Progress Neighborhood which is within the larger Bennett Hill/Progress Neighborhood has been evaluated via windshield surveys to assess the area's problems in greater detail. The Bennett Hill/Progress Neighborhood should be a priority for the Town of Blacksburg because of its historical significance and proximity to downtown and Virginia Tech. The area must be re-evaluated before any action is taken to ensure that all the problems have been considered.



## **BENNETT HILL/PROGRESS NEIGHBORHOOD**

### **MONTGOMERY PROGRESS SUBSECTION**

The Montgomery-Progress Neighborhood lies to the northwest of downtown Blacksburg, adjacent to the Blacksburg Historic Overlay District. The neighborhood is bordered by North Main Street on the west and Giles Road on the southeast, and is part of the Bennett Hill Neighborhood. The average age of the housing stock is over 40 years, well above the Town's average age of 23 years as of 2000 Census data.



A sound house within the Montgomery Progress Neighborhood.

Based on initial responses from surveys 64% of owner-occupied and non-student tenants in the neighborhood are low- to moderate-income. Of the responding households 50% are owner-occupied with the remaining 50% being rental units, of which 15% are students. According to 2000 Census data approximately 20% of the larger Bennett Hill/Progress Neighborhood is owner-occupied. This disparity in survey data and Census data can often times be seen in areas with a high renter-occupancy. These areas traditionally house students who are not considerate of the surrounding neighborhood as owners are and the large majority of students only reside within a particular neighborhood until they complete school.

Pedestrian mobility throughout the Montgomery-Progress area is heavy due to its proximity to Virginia Tech's campus and to the downtown restaurants and shops. However, pedestrian access and safety in the area is hampered by the lack of sidewalks on many of the streets. Currently, there are no sidewalks on Montgomery, McDonald, and Virginia Streets, which are major access routes from the neighborhood to Main Street. Vehicular mobility through the area is also impeded due to the narrow width of Progress Street, a collector street parallel to Main Street. Many vehicles use Progress Street as an alternate north-south route around the downtown, causing congestion on the street and pushing traffic into the mid-block alleys. The neighborhood is in need of attention in a timely manner to address these issues and prevent further deterioration.

## EXISTING HOUSING CONDITIONS

Montgomery-Progress Neighborhood  
Town of Blacksburg

Condition of All Residential Units	Number of Housing Units	Percent of Total Units
Sound	21	35.6%
Minor Deficiencies	32	54.2%
Deteriorating	4	6.8%
Major Deficiencies	0	0.0%
<u>Substantially Dilapidated</u>	<u>2</u>	<u>3.4%</u>
<b>TOTAL</b>	<b>59</b>	<b>100%</b>

Source: Field Surveys, K. W. Poore & Associates, October 2002

A single-family home in need of attention to prevent further deterioration.



Approximately 10% (6 units) of the 59 residential units in the Montgomery-Progress area demonstrate signs of deterioration warranting substantial rehabilitation. These areas are located in to small concentrations along the 200 and 300 blocks of Giles Road and the 100 and 200 blocks of McDonald Street. 54% of the neighborhoods housing (32 units) show signs of minor deficiencies that exceed normal upkeep activities. Rental properties throughout the area remain a problem as routine property maintenance is often neglected leading to structural deficiencies. These conditions are illustrated on the Needs Assessment Map on the following page.

## **MILLER SOUTHSIDE NEIGHBORHOOD**

The Miller Southside Neighborhood is located in Census Tract 207 Block Groups 1, 2, and 3 with a mix of single-family, two-family and apartments. The area is adjacent to Blacksburg's downtown to the north and Virginia Tech's campus to the west. The neighborhood contains structures with an average age between 41 and 50 years in an older traditional part of Blacksburg adjacent to the Historic District and the original sixteen squares of Town. Many of the residents have lived in their homes for decades and is reflected in the high owner occupancy rate of approximately 55% which is 25% above the Town's average and atypical for a neighborhood adjacent to downtown and Virginia Tech. Presently the area is stable but the student market is continuously testing the area. Intervention by the Town in the future will be necessary to prevent students from further encroaching on Miller Southside to maintain the neighborhoods integrity and keep minimize student activity.



One of many large brick homes found in the Miller Southside Neighborhood.

## **HOUSTON/HARRELL NEIGHBORHOOD**

The Houston/Harrell Neighborhood is encompassed in Census Tract 207 Block Group 2 and has a few single-family homes and apartments. The neighborhood is the smallest within Blacksburg and also contains the lowest owner occupancy rate, well under 20% according to 2000 Census data. The neighborhood is adjacent to downtown and Virginia Tech and is highly coveted by students. The average age of structures within the neighborhood is only between 10 and 25 years but is plagued with litter and noise associated with college students. The area currently has no neighborhood representation and is often times neglected because of its high student population. The Town must take proactive steps to minimize the effects of students and associated violations in order to stabilize the neighborhood.



A single-family home converted to student rental housing.



# **TOWNWIDE HOUSING STRATEGY**

Historically, the Town of Blacksburg has not directly addressed housing issues with the exception of designating and regulating appropriate locations for student housing, historic preservation areas, and the location of fraternities and sororities. The revitalization of the Roanoke-Lee Street Neighborhood under Virginia's Small Cities CDBG Program will be the Town's first endeavor of actively assisting in the preservation and expansion of low- and moderate-income family housing. Proposed rules in HUD's 2004 Community Development Block Grant program now indicates that Blacksburg will be eligible to receive annual funds for housing and other eligible program activities as an Entitlement community in Virginia. As an Entitlement community the Town of Blacksburg must use annual allocations to housing needs and related community improvement activities within the Town to further the National Objectives of the Housing and Community Development Act of 1974, as amended. The Town will be required to take a proactive role in principally addressing needs of low- and moderate-income persons.

Long-range goals and short-term objectives have been developed to serve as the basis for a planning strategy for the neighborhoods and were formulated to respond to housing and other physical needs identified during the neighborhood study.

## **Goal:**

Provide safe, sanitary, and affordable housing in a suitable living environment for every neighborhood family.

## **Objectives:**

- Preserve and maintain existing residential structures that are in sound condition.
- Conserve the existing housing stock by implementing a rehabilitation program to improve units to Section 8 Housing Quality standards.
- Encourage rehabilitation of vacant/underutilized structures with the potential to provide housing opportunities through adaptive reuse.
- Eliminate blight and blighting influences through demolition in a coordinated manner while avoiding displacement and relocation of residents.
- Encourage property owners of existing vacant structures to sell the units for rehabilitation or agree to participate under the guidelines of the rehabilitation program and increase the housing stock in the neighborhood.

- Encourage neighborhood residents to actively participate in all phases of planning and implementing a comprehensive neighborhood improvement program.

**Goal:**

Develop adequate community facilities and services that provide for the existing needs of neighborhood residents.

**Objectives:**

- Upgrade existing undersized water and sewer lines in deficient neighborhoods.
- Correct storm drainage problems by designing and constructing necessary infrastructure through utilization of Town engineers and the public works department.
- Make necessary street repairs to provide for vehicular and pedestrian safety.
- Provide for curb and gutter and sidewalks in lacking neighborhoods to bring them up to community standards.
- Enhance the appearance and identity of individual neighborhoods through entrance landscaping, lighting, and signage.

**Goal:**

Achieve the highest and most appropriate land use within the Town's neighborhoods through new development and revitalization efforts.

**Objectives:**

- Remove blighted dilapidated structures and clear lots accumulating debris and infestation and posing a safety hazard to the neighborhood residents.
- Encourage the relocation of adverse, non-conforming uses which detract from the quality of the living environment.
- Limit incompatible land uses detrimental to existing character of the neighborhood.
- Encourage adaptive reuse of underutilized commercial structures for conversion into affordable housing units where appropriate.

During the past several decades there has been a significant change in the process by which municipal governments are required to deal with housing problems under the CDBG program. The responsibility for carrying out neighborhood revitalization and low-income housing development activities remains the government's responsibility but must involve residents and stakeholders of the target areas as an internal participant. What started as citizen participation in formulating projects under the Community Development Block Grant program has grown to where many citizen organizations now develop and operate housing partners in creating new affordable housing for sale, and through authorities and non-profits, operate rehabilitation loan programs, counseling programs, home repair programs, day care centers, shopping centers, and job training programs. Of course, not all localities or neighborhoods have the same level of expertise and capacity but the trend today is for the political jurisdictions to provide the tools (loan programs, administrative funding, technical assistance and planning, and public improvements) for neighborhood based corporations such as Community Development Corporations (CDC's) or non-profit housing organizations to carry out the eligible activities. It is very important that Blacksburg adequately support such organizations and provide them with technical assistance and funding to address housing needs within the Town.

The following specific housing initiatives are presented for Town consideration. These largely represent minimum considerations to ensure compliance with regulations of the funding agencies. Also, these encourage the development of community based non-profit corporations who can participate in partnership with the Town in undertaking revitalization of Blacksburg's low- and moderate-income neighborhoods and the provision of new affordable housing opportunities. The existence of such partnerships is not required in order to meet the national objectives and carry out the recommendations listed below. However, they should be seriously considered to help direct Blacksburg's housing efforts in a way that will address housing problems and alleviate limited local government resources. An example of such a partnership would be working with a non-profit group such as Community Housing Partners. This relationship would expand the Town's housing resources and enable Blacksburg to proceed with larger complex projects that the Town would normally be unable to complete due to financial, manpower, and other such constraints.

#### **Recommendations:**

- ❑ **Designate a lead agency or the Housing and Community Development Department with the responsibility for carrying out the Town's Housing Program and for coordinating the various housing and neighborhood revitalization activities in the Town.**
- ❑ **Incorporate community wide neighborhood representation through the implementation of a formal citizen participation process for setting policies and priorities for the expenditure of Community Development Block Grant Funds.**

- ❑ **Develop a process and social services network in allocating Community Development Block Grant Funds as a new entitlement community.**
- ❑ **Coordinate public improvements in lower income target areas to support housing rehabilitation and affordable housing development.**
- ❑ **Allocate a portion of the Town's Community Development Block Grant funds for the improvement and production of lower income family housing only.**
- ❑ **Develop a range of housing rehabilitation and development programs that take advantage of CDBG program flexibility and will afford maximum leveraging of housing funds.**
- ❑ **Encourage the establishment of non-profit community development and housing corporations and utilize non-profits in carrying out program activities.**
- ❑ **Utilize existing housing laws and programs to address student-housing issues.**

**Designate a lead agency or the Housing and Community Development Department with the responsibility for carrying out the Town's Housing Program and for coordinating the various housing and neighborhood revitalization activities in the Town.** The Town should establish a Housing and Community Development Department to be responsible for developing a Town Housing Policy and for coordinating all housing and neighborhood revitalization activities to be carried out within the town. The establishment of a housing function within the Town government will serve to emphasize housing as a priority in Blacksburg. At present no line function of Town government is solely responsible for housing planning or policy development. The Town should expand the responsibilities of the new assistant (Housing and Community Development Director) to the Town Manager in terms of a formal housing program.

At a minimum the position should oversee certain functions including neighborhood revitalization, infill development for lower income households, assisted housing projects, down payment assistance, housing rehabilitation, fair housing problems and resolutions, and housing workshops. Responsibilities might also include monitoring community wide housing conditions, housing code enforcement, assistance to neighborhood organizations in developing and carrying out neighborhood housing programs, and serving as an information center to provide for the planning and policy development of particular housing efforts. The position should serve as a point of contact between neighborhoods and local government on housing issues and serve as liaison with the Town's Neighborhood Enhancement Program Director and building and code inspector's to effectively relay and address a variety of housing issues.

Under the Housing and Community Development Directors supervision a Housing Board should be appointed by Town Council and established as a line function of local



government to assist with Blacksburg's housing programs. The Board would serve in an advisory role to Town Council on key housing decisions. For example, the Housing Board could be an active participant with regard to property acquisition for the development of affordable housing or blight removal. As housing becomes available which the Board deems worthy of preserving they can seek low interest rate loans from banking partners to either acquire or rehabilitate houses for resale to eligible LMI families. This allows the Board to recapture the community development funds it has spent in restoration when the property is resold. The Board should also partner with Virginia Tech with regards to any appropriate acquisition and relocation of off-campus Greek housing throughout the town and in particular along Roanoke Street. The Board can restore these houses and sell them for home ownership and use CDBG funds if targeted for LMI homeowners.

The Town of Blacksburg currently has a Housing Advisory Board for the Roanoke-Lee Street Comprehensive Community Development Project. This Board is the governing body for the project which sets rules and policies as designated in the Boards Bylaws. Larger issues that supersede the Board's power are deferred to Town Council. The larger Board as described in the preceding paragraph should encompass the entire Town of Blacksburg for all housing and community development needs as they pertain to HUD's CDBG program. This would allow for uniformity among various housing initiatives throughout Blacksburg, which would lead to a streamlined governing process.

While not recommended initially, the Town of Blacksburg needs to examine the feasibility of a housing authority over the next few years to assist in redevelopment of blighted areas, blight removal and the development of affordable housing for LMI families throughout the Town. An Authority would establish guidelines which govern the development of, admission to, and occupancy of assisted and affordable housing units within Blacksburg. Such guidelines could include reviewing land use applications, establishing affordable rental rates and sales prices, establishing criteria for qualification and occupancy, utilizing low income housing tax credits (LIHTC) for rehabilitation, adaptive reuse and new development, developing and prioritizing current and long range housing programs, and providing information and a process for developing affordable housing.

The use of a Housing Authority has many distinct advantages for localities that actively pursue housing initiatives within their jurisdiction. An Authority is necessary for the initiation of any redevelopment projects that require real property acquisition for purposes of slum and blight removal and the private reuse of the land. An Authority can also issue bonds and other forms of debt and any debt incurred by the Authority will not count against the Town's debt as they are two separate distinct entities. This separation is also politically advantageous as it allows the Authority to proceed with confrontational actions such as land acquisition without involving Town Council. Housing Authorities can also cross jurisdictional boundaries and acquire and sell land more readily than a Town because certain steps that a Town must do, such as demonstrate a need for the public when buying land, an Authority does not have to.

**Incorporate community wide neighborhood representation through the implementation of a formal citizen participation process for setting policies and priorities for the expenditure of Community Development Block Grant Funds.** The Town of Blacksburg should begin a Community Development Block Grant citizen participation process under its Entitlement community status by concentrating on participation at the neighborhood level. The Town should outline every opportunity possible for participation by citizens and neighborhood groups beyond the minimum federal requirements, which is currently two (2) public hearings. These hearings are held to address housing and community development needs, development of proposed activities, and review of program performance. It is suggested that the Town conduct four (4) public hearings, one each quarter, to formally address the public with regards to the CDBG program. Additionally, citizens should help establish priorities and set policies for the expenditure of the Town's annual allocation of CDBG funds. An ongoing open process that allows residents a meaningful role in determining townwide priorities for the allocation of these CDBG funds will encourage the groups participation, especially with regards to what they can do to improve their neighborhoods. This is required in order to solve their problems; plus it provides them a proactive role in addressing Blacksburg's needs.

The Town of course, should utilize any existing neighborhood groups to assist in evaluating annual CDBG proposals, encouraging citizen recommendations to the Housing and Community Development Director. The Town and Council will need to consider these recommendations in preparing the annual CDBG funding programs for submission to HUD. By utilizing a neighborhood based process, this will enable Blacksburg to respond to specific issues as well as develop a positive relationship with the neighborhood leaders. This form of communication is important to the funding agencies and will serve to build partnerships to carry out revitalization.

**Develop a process and social services network in allocating Community Development Block Grant Funds as a new entitlement community.** The Town should open up the CDBG planning process to established proven community groups, social service agencies, and housing entities who are assisting low-income families in the New River Valley. These would be treated as sub-grantees from which the Town can utilize their experience and expertise. Sub-grantees can help develop creative approaches to solving problems, provide opportunities to serve low- and moderate-income families and neighborhoods at a lower cost, and leverage other funds to provide improvements and services.

**Coordinate public improvements in lower income target areas to support housing rehabilitation and affordable housing development.** The Town should provide the public improvements as part of neighborhood revitalization. Such improvements support private reinvestment in the area, specific community development activities, both public and private, including housing and economic development. Blacksburg should allocate between 30% to 50% annually for visible public improvements in target neighborhoods and adjoining neighborhood commercial areas to support housing rehabilitation and conservation activities. Funds should be used for public improvements identified by the

neighborhood and Town staff, but only after the Town has received a commitment of neighborhood participation in housing preservation and other specified property improvements. Public improvements might include street repaving and lighting, sidewalks and drainage improvements, landscaping and tree plantings along streets.

**Allocate a portion of the Town's Community Development Block Grant funds for the improvement and production of lower income family housing only.** The Town should allocate a portion of its annual CDBG Entitlement funds for specific housing programs. An annual setaside-allocation of between 40% and 50% initially for housing rehabilitation, adaptive reuse, and new housing development is suggested. Community Development Block Grant funds under an entitlement status offers much more flexibility than under Virginia's Small Cities Program. These funds can be used for a wider range of housing development and rehabilitation assistance tools for both homeowners and landlords. The Town will be required under the entitlement program to expend 10% of their funding to benefit LMI persons over a 3-year period. A suggested expenditure breakdown of Entitlement funds is suggested in the table below by activity to provide the Town with some guidance on how to start their CDBG program.

<u>Activity</u>	<u>Expenditure Amount</u>
<u>Administration</u>	20%
-grant management, staff, legal fees, appraisal fees, etc	
<u>Public Improvements</u>	30%
-street repaving, lighting, sidewalks, landscaping, etc	
<u>Housing</u>	50%
-rehabilitation, adaptive reuse, new development, etc	

**Develop a range of housing rehabilitation and development programs that take advantage of CDBG program flexibility and will afford maximum leveraging of housing funds.** A portion of the annual allocation of CDBG funds should be used to set up a Housing Loan Fund. This loan fund would be used to encourage the rehabilitation and development of affordable housing in targeted neighborhoods. Priority consideration for the use of this money should be based on support from private commitments and other housing loan and grant programs. Many support programs require a match or do not provide 100% financing for each housing unit. The loan pool could provide the required match or fill the gap with second mortgages (some forgivable) or construction loans. The second priority for this loan fund would be to provide direct low interest loans to low- and moderate-income homeowners who are unable to obtain financing elsewhere.

Loans must be made only to low- and moderate-income homeowners, owners of rental units occupied predominately by low- and moderate-income families, and non-profit low- and moderate-income housing developers. Funds would be available for acquisition, rehabilitation and construction activities. This loan fund should be used to provide the following types of assistance and seek to make maximum use of CDBG funds by leveraging them with funds from other sources such as the Virginia Housing and Development Authority (VHDA), Federal Home Loan Bank (FHLB), United States Department of Agriculture Rural Development (USDA) as well as private lenders.

Activities in the local Housing Loan Program could include the following:

1. **Downpayment and closing cost assistance** for homes purchased by LMI homebuyers. Loans would be in the form of deferred or forgivable loans which would not be amortized but repaid upon the sale or transfer of the house, or under certain circumstances be forgiven after 10 or 20 years. Such downpayment and closing costs assistance loans should average between \$3,000 and \$5,000 per house and be made available only in areas which the Town is actively revitalizing as an incentive to potential homebuyers to purchase in the area.
2. **Matching Loans and Grants** to meet matching fund requirements of certain federal and state housing rehabilitation programs. There are numerous state and federal programs which require local matching funds. Some examples of these programs are; the state Emergency Home Repair Program and the federal HOME program.
3. **Interim financing** to assist non-profit developers and community organizations in undertaking redevelopment or housing development. Loans would be for the purpose of providing short term financing to non-profit developers to assist them in carrying out developments by providing funds to fill the gap between what private lenders will provide and the total development cost of the project. This is needed in situations where both permanent and construction financing have been committed and a gap in the construction financing still exists.
4. **Pre-development loans** to non-profit developers to assist them in covering certain pre-development costs which are usually incurred before the acquisition or construction loans are closed. These costs include the cost of options for land or buildings, surveys, appraisals, engineering studies, architectural plans or specifications, and legal costs. The loans would only be made after a property has been identified, and the loan would be repaid with funds from the acquisition or construction loan. These pre-development costs are often the most difficult funds for non-profit developers to secure and are a major reason that many good projects never get implemented.
5. **Construction loans** for the development or rehabilitation of single-family housing when permanent financing has been obtained. Loans would be for the purpose of carrying out needed repairs to allow purchasers to meet minimum standards for insured mortgages as well as making general improvements to properties when the permanent financing limits the amount of the loan proceeds which may be used for rehabilitation.

**Encourage the establishment of non-profit community development and housing corporations and utilize non-profits in carrying out program activities.** The Town should encourage the creation of non-profit community development corporations (CDC's) in the Town either based in individual neighborhoods or one which would serve all lower income neighborhoods of the Town. This organization must be completely separate from the Town in order to qualify for many types of funding which is available. The non-profit Community Development Corporation is an entity that many towns throughout the country are working with to expand their housing and community development activities. These CDC's have become such an important factor in other parts of the country in recent years that the federal government requires that states and local governments provide special allocations of funds in certain programs, including the HOME Program and Low Income Housing Tax Credits (LIHTC) for non-profit corporations undertaking housing activities. Banks also have incentives under the Community Reinvestment Act (CRA) to provide financing to CDC's for community development and housing rehabilitation activities.

Community Housing Partners is a prime example of a CDC. They have grown from a small non-profit organization that focused on individual housing rehabilitation activities to a large-scale non-profit community developer that provides affordable housing to those in need. The Town of Blacksburg must partner with large non-profit community developers to assist in creating new affordable housing opportunities in Blacksburg. The Town must also help create non-profits to assist in housing rehabilitation activities on a small scale by providing a market for these organizations to flourish.

**Utilize existing housing laws and programs to address student-housing issues.** Title 36 of the Virginia Code grants the Town of Blacksburg the ability to enforce spot blight abatement laws. This would allow the Town to remove spot blight within neighborhoods on an individual basis without the presence of a housing and redevelopment authority. It permits the Town to notify owners of blighting conditions on their property and require them to submit a plan to address the issue. If the problem is not addressed within a specified timeframe the Town can buy the property by right, restore, and sell it. Through the resale of property the Town can set forth stipulations in the sales contracts of property to ensure they remain owner-occupied, thereby prohibiting rental use which attracts the student market.

Disorderly House Nuisance Codes also can be an effective way to allow the Town to monitor violations by unit for a range of nuisances. Strict penalties for repeat violations and failure to comply can be established for both renters and their coinciding property owners. Laws set forth by the General Assembly regarding nuisance codes can be found in the Code of Virginia Title 15.2, Subsections 15.2-900 through 15.2-926. The Town should pursue these violations under civil penalty to force property owners to immediately find resolution to the problem. This code could be used in tandem with the Town's existing rental permitting program to more efficiently monitor violations of the zoning code, alcohol-related offenses, criminal offenses on the property, animal and fowl, and health violations.

The Town of Blacksburg should expand its relationship with Virginia Tech. The Blacksburg-Virginia Tech Liaison Committee is a good beginning. However, the Town needs Virginia Tech to take a more proactive role in dealing with the Town's housing situation that the university has in part created by not providing sufficient on-campus housing for its students. The Town of Blacksburg should consider approaching Virginia Tech in becoming an active participant in freshman orientation process to establish a positive relationship with Virginia Tech students from the start of their college careers. The Town can also ask Virginia Tech to establish a private foundation to create housing opportunities within Blacksburg for LMI families and/or Virginia Tech faculty and staff. The foundation can offer very low interest or zero interest rate loans to encourage neighborhood revitalization in targeted neighborhood throughout Town. Another option is to setup a community service program through Virginia Tech that requires students to have an active role in Blacksburg through volunteer work. Joint advertising ventures can also be pursued. For example, create a banner to hang from the light poles along South Main Street welcoming people to Blacksburg with the Virginia Tech and Town of Blacksburg's logos displayed.

# **FUNDING SOURCES**

## **UNITED STATES DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)**

### **Community Development Block Grant (CDBG)**

The Community Development Block Grant Program (CDBG) provides financial assistance to cities, towns, and counties for a wide range of eligible community improvement activities which benefit low- and moderate-income individuals and families. The CDBG program has been in existence since 1974. The original emphasis on housing and community facilities funding has since been broadened to encourage commercial and industrial projects as well. Regardless of program scope, all prospective improvement activities are required to demonstrate direct benefits to low- and moderate-income persons. In housing development and job creation, 50 % or more of beneficiaries must have incomes below 80 % of the area median income.

Blacksburg will receive an annual allocation of approximately \$769,000 beginning in 2004 depending upon the actual national appropriation amount each year. Community Development Block Grant fund may be used for a number of housing related activities including; direct loans or grants to low- and moderate-income owners, owners of rental units occupied by low-income persons, families to build or rehabilitate housing as loan guarantees, and interest subsidies for loans from private lenders. Additional activities include operating funds for housing programs including staffing of non-profit community development corporations, redevelopment costs including acquiring, relocating tenants and owners, and demolishing structures which are part of a redevelopment program.

### **Section 108 Loan Guarantee**

Section 108 Loan Guarantees is a special provision of the CDBG Program which allows localities to borrow up to five times the amount of that their most recent annual Entitlement allocation for use in carrying out housing rehabilitation, community economic development projects and selected site improvements. A locality may apply at any time for the loan guarantee for HUD and the Federal Government will then guarantee a loan obtained by the locality with a maximum repayment schedule of 20 years.

### **HOME Investment Partnership Program (HOME)**

The HOME program is a categorical grant program specifically for low-income housing rehabilitation and development. Blacksburg is not an entitlement jurisdiction under this program and can apply to the State for funding under HOME. A minimum population of 50,000 is the current threshold to become an entitlement jurisdiction under the HOME program along with associated housing and income data. Another option to receive HOME dollars is to form a legally binding consortium with neighboring localities to meet the threshold for direct funding. Many programs in the Virginia Housing Partnership Program are funded in part with HOME funds.

## **FEDERAL HOME LOAN BANK OF ATLANTA (FHLBA)**

Federal Home Loan Bank of Atlanta (FHLBA) offers grant funds for communities throughout the Southeastern United States on an annual basis. The Affordable Housing Program (AHP) is a flexible source of grants and subsidized loans which are used for homebuilding and rehabilitation in partnership with the Bank's member financial institutions. The First-time Homebuyer Program (FHP) offers down payment and closing cost assistance for low-income families to provide them with homeownership opportunities.

## **UNITED STATES DEPARTMENT OF AGRICULTURE (USDA)**

### **Rural Development**

The USDA's Rural Development program offers financial assistance for LMI families in a number of ways to pursue homeownership and rehabilitations. Affiliated programs with the potential to benefit affordable housing efforts in Blacksburg include:

- ❑ **Section 502 Home Ownership Loans** to purchase, construct, repair or rehab rural homes. Loans carry an interest rate set by the lender with a maximum repayment of 30 years.
- ❑ **Section 504 Home Improvement and Repair Loans and Grants** to fund improvements necessary to eliminate health and safety hazards in rural housing and to insure minimum housing standards. The maximum value of the loan is \$20,000 at 1% interest and the grant has a maximum allocation of \$7,500.
- ❑ **Technical Assistance Grants** provide financial assistance to non-profit organizations who will provide technical assistance to low- and very low-income households to build their own homes in a rural area. Funds may be used to pay salaries, rent, and office expenses of the non-profit organization.

## **VIRGINIA HOUSING DEVELOPMENT AUTHORITY (VHDA)**

The Virginia Housing Development Authority (VHDA) helps Virginians obtain safe, affordable housing, to low- and moderate-income families that are otherwise unaffordable to them. The Authority conducts award-winning, comprehensive classes statewide to educate first time homebuyers on the steps needed to own a home and create a more knowledgeable consumer. Multifamily mortgage loans are also available for developers for rental projects for low- and moderate-income tenants. VHDA offers several loan programs that offer loans to LMI families for below market rates. In 2001, they began to offer the SPARC (Sponsoring Partnerships and Revitalizing Communities) Program, which awards allocations of mortgage monies at an interest rate one-half point (0.5%) below VHDA's standard rate.



## **THE COMMUNITY REINVESTMENT ACT (CRA)**

The Community Reinvestment Act (CRA) was enacted as part of the Housing and Community Development Act of 1977. It is intended to encourage banks and other lending institutions to take active steps to meet the credit needs of their local communities, especially low- and moderate-income neighborhoods. Through their CRA most lenders today offer special loan packages to individuals and community groups (usually Community Development Corporations) to assist in developing or rehabilitating LMI housing.

## **LOW INCOME HOUSING TAX CREDIT PROGRAM (LIHTC)**

The Low Income Housing Tax Credit (LIHTC) Program is part of the Revenue Tax Credit of 1986. It provides incentives to private developers to develop low-income rental housing. The incentives, in the form of credits applied against the provider's federal income tax, are awarded for a term of ten years, starting in the year that the project begins service.

In order to maintain LIHTC status and insure that low-income participation remains a priority, income and rent restrictions are imposed. Either 20% or more of units in a project must be occupied by tenants whose incomes are 50% or less of the area median income, or 40% of the units must be occupied by tenants whose incomes are 60% or less of the median. Residents of low-income units cannot be charged more than 30% of their gross income.

Projects eligible for LIHTC benefits include:

- ❑ **New Construction** – when financed without federal subsidies or tax exempt bonds credits may equal 70% of the value of the designated low-income units.
- ❑ **Substantial Rehabilitation** – benefits and restrictions are the same as for new construction
- ❑ **Federal Financed Projects** – Projects with a federal subsidy, where the interest rate on the loan or obligation is less than prevailing Treasury Interest rates, are eligible for tax credits of approximately 4%.

## **DEPARTMENT OF SOCIAL SERVICES**

The Neighborhood Assistance Program is designed to encourage community-related business donations through the use of state tax credits. Credits are granted only to donations made to approved projects which benefit low-income individuals and areas. Businesses may receive a tax credit on their state taxes equal to 45% of the value of the contribution. Contributions are only available to businesses and may take the form of cash, materials, employee labor or other services. Eligible activities include property surveys, accounting services applied to in-house operations of the non-profit housing

agency, office equipment and supplies, furniture, paint, and other construction and maintenance materials.

## **NON-PROFIT / FOR PROFIT PARTNERSHIPS**

Non-profit organizations play an important role in carrying out affordable housing initiatives nationwide. They have the ability to lower overhead costs of projects with unique approaches designed around helping those in need. Non-profits can also assist for-profit organizations in developing affordable housing developments with assistance. The partnerships of these organizations within Blacksburg will ensure positive results within the community. There are several non-profits and for-profit organizations in Blacksburg that have worked with the Town in the past or have expressed interest in working with the Town now in providing affordable housing which include:

- ❑ **Shelter Alternatives, Inc.** is a local organization that has expressed interest in designing and building affordable homes to LMI families within the Town of Blacksburg. They have been recognized by the Town's Civic Beautification Committee for designing infill housing that enhances and contributes to existing neighborhood character and been awarded the New River Valley Home Builders Association "Design Excellence Award" five times. Their expertise in infill development is an asset the Town should utilize to ensure the character of its older neighborhoods does not change.
- ❑ **The New River Valley Habitat for Humanity** is a non-profit housing organization dedicated to the elimination of substandard housing in the New River Valley. They have already completed four houses in the Town of Blacksburg for LMI families and have expressed interest in constructing more. The organization is a great asset to the Town of Blacksburg that can assist them in providing affordable housing to all LMI families who wish to live in the Town.
- ❑ **Community Housing Partners Corporation (CHPC)** is a non-profit housing and community development organization dedicated to providing sustainable, affordable, quality homes in Virginia. CHPC has access to a variety of programs that provide financial assistance to LMI families looking for homeownership opportunities. The Virginia Housing Development Authority (VHDA) offers access to the Sponsoring Partnerships and Revitalizing Communities (SPARC) program which provides below market rate loans for first-time homebuyers. CHPC is a SPARC recipient and has the ability to assist the Town in providing affordable housing opportunities on future programs and projects.

## **APPENDICES**

**Preliminary Housing Survey Summary Sheet**

<b>Neighborhood</b>	<b>Appearance</b>	<b>Age</b>	<b>Size</b>	<b>Housing</b>	<b>Vacant</b>	<b>Yard</b>	<b>Water</b>	<b>Sewer</b>	<b>Parks</b>	<b>Roadway</b>
		<b>(years)</b>	<b>(sq. ft.)</b>	<b>Types</b>		<b>Conditions</b>				
Airport Acres	G	41-50	1500	SF	N	G	G	G	G	G
Alleghany	G	26-40	1500	SF-TH-Apt	N	G	G	G	G	G
Apperson/Dickerson	G	26-40	2000	SF-TF-TH-Apt	N	G	G	G	G	G
Bennett Hill/Progress	G	41-50	1500	SF-TF-TH-Apt	N	F	G	G	G	G
Downtown Eastside	F	41-50	1000	SF-TH-Apt	Y	F	G	G	F	F
Ellett/Jennelle	G	10-25	1000	SF-TH-MH-Apt	N	G	G	G	G	F
Farmview/Ramble	G	10-25	1500	SF-TF-TH-MH-Apt	N	G	G	G	P	F
Glade/Westover	G	10-25	2000	SF-TF-TH-MH-Apt	N	G	G	G	G	G
Grissom/Highland	G	26-40	2000	SF-TH-Apt	N	G	E	E	G	G
Hethwood/Prices Fork	E	26-40	2000	SF-TH-Apt	N	G	E	E	E	G
Houston/Harrell	F	10-25	1500	SF-Apt	N	F	G	G	G	F
Kabrich Crescent	F	26-40	1000	SF-TH-Apt	Y	F	E	E	F	G
McBryde	G	26-40	2000	SF-TF-TH-Apt	N	G	G	G	F	G
Miller Southside	G	41-50	2000	SF-TF-Apt	N	G	G	G	G	G
Mountain View	G	41-50	1500	SF-TF-TH-Apt	N	G	G	G	G	G
Murphy	G	26-40	1500	SF	N	G	E	E	E	E
Northend	G	10-25	2000	SF	N	E	E	E	E	E
Northside Park	G	10-25	2000	SF-MH	N	G	E	E	E	E
Shenandoah	G	10-25	1500	SF-TH-Apt	N	G	G	G	G	G
Tom's Creek	G	10-25	1500	SF-TF-MH	N	G	G	N/A	G	F
Woodbine/Wyatt Farm	G	10-25	2000	SF	N	G	G	G	G	G

Housing Types - Single-Family (SF), Two-Family (TF), Townhouses (TH), Manufactured Housing (MH), Apartments (Apt)

Conditions - Poor (P), Fair (F), Good (G), Excellent (E)

## Preliminary Housing Assessment

Please fill out the following survey to the best of your ability and fax to: **951-0672** or mail to: **Town of Blacksburg, P&E, P.O. Box 90003, Blacksburg, VA 24062-9003** No later than Friday, June 28, 2002.

**Section One** is an assessment of the entire Neighborhood Planning Area indicated **on the back cover of the letter**.  
**Section Two** is optional. Please fill it out if you feel there is an area within your neighborhood that needs improvement.

Please circle or fill-in your answer or answers.

### Section One

#### Overall Neighborhood Building Conditions:

<b>General Appearance:</b> (of housing units)	Excellent	Good	Fair	Poor	
<b>Average Age (years):</b>	1-10	10-25	26-40	41-50	>50
<b>Average Size (square feet):</b>	<1000	1000-1500	1500-2000	2000-2500	>2500
<b>Housing Type:</b> (indicate <u>all</u> that apply)	Single-Family	Two-Family	Townhouses	Manufactured Housing	Apartments
<b>Vacant/Condemned Buildings:</b>	Yes	No	Approximately how many? _____		
<b>Yard/Lot Conditions:</b>	Excellent	Good	Fair	Poor	

#### Condition of Neighborhood Public Infrastructure:

Water	Excellent	Good	Fair	Poor	Not Applicable
<b>Sewer</b>	Excellent	Good	Fair	Poor	Not Applicable
<b>Parks</b>	Excellent	Good	Fair	Poor	Not Applicable
<b>Roadway</b>	Excellent	Good	Fair	Poor	

### Section Two (please define the area)

Please indicate the main name or road names comprising this area: \_\_\_\_\_  
(You may also circle the corresponding area on the attached map)

#### Area Building Conditions:

<b>General Appearance:</b>	Excellent	Good	Fair	Poor	
<b>Average Age (years):</b>	1-10	10-25	26-40	41-50	>50
<b>Average Size (square feet):</b>	<1000	1000-1500	1500-2000	2000-2500	>2500
<b>Housing Type:</b> (indicate <u>all</u> that apply)	Single-Family	Two-Family	Townhouses	Manufactured Housing	Apartments
<b>Vacant/Condemned Buildings:</b>	Yes	No	Approximately how many? _____		
<b>Yard/Lot Conditions:</b>	Excellent	Good	Fair	Poor	

**General Comments:** \_\_\_\_\_

**2002 Housing Occupancy Survey  
Downtown Eastside Neighborhood  
Town of Blacksburg**

*All responses will be kept confidential. Information from these surveys will only be used to complete the Downtown Eastside Neighborhood Study and to apply for a Community Improvement Grant from the Virginia Department of Housing and Community Development.*

Date:\_\_\_\_\_ Interviewed By:\_\_\_\_\_

Name:\_\_\_\_\_

Address:\_\_\_\_\_ Telephone:\_\_\_\_\_

Occupancy: Occupied\_\_\_\_\_ Temporarily Vacant\_\_\_\_\_ Vacant/Abandoned\_\_\_\_\_

Type of Building: SF\_\_\_\_\_ Duplex\_\_\_\_\_ Multi-Family\_\_\_\_\_

How long have you lived at this address?\_\_\_\_\_

Do you OWN or RENT the house? OWN\_\_\_\_\_ RENT\_\_\_\_\_

If you RENT, what is the name, address, phone number of your landlord?\_\_\_\_\_

If you RENT, are you a student? YES\_\_\_\_\_ NO\_\_\_\_\_

If yes, are you a married graduate student? YES\_\_\_\_\_ NO\_\_\_\_\_

If you RENT, do you receive Section 8 rental assistance? YES\_\_\_\_\_ NO\_\_\_\_\_

If yes, what amount?\_\_\_\_\_

If you RENT, what is your monthly payment? \$\_\_\_\_\_ Does this include utilities?\_\_\_\_\_

How many family members reside in the household? \_\_\_\_\_Persons

# under age 18\_\_\_\_\_ # between 18 and 62\_\_\_\_\_

# over age 62\_\_\_\_\_ # handicapped or disabled\_\_\_\_\_

Characteristics of Head of Household:

(1)Male\_\_\_\_\_ (2)White\_\_\_\_\_ (3)Age 62+\_\_\_\_\_ (4)Retired\_\_\_\_\_

(5)Female\_\_\_\_\_ (6)Black\_\_\_\_\_ (7)Handicapped/Disabled\_\_\_\_\_ (8)On Fixed Income\_\_\_\_\_

Sources of household income (circle all that apply):

(1) Wages (2) Disability (3) SSI (4) Pensions (5) SS (6) Retirement

(7) ADC (8) Other

*Total household income is defined as the income all household members over age 17 receive from all sources, such as wages, salaries, interest income, investment income, social security, public assistance, and other sources. Find the line below that corresponds to your household size and check whether your income is ABOVE or BELOW the income limit on that line. You will check only one line.*

# Person	Below	Income	Above
1	_____	\$27,100	_____
2	_____	\$31,000	_____
3	_____	\$34,850	_____
4	_____	\$38,700	_____
5	_____	\$41,800	_____
6	_____	\$44,900	_____
7	_____	\$48,000	_____
8	_____	\$51,100	_____

Does your home have a working:

Kitchen sink, stove, and refrigerator	YES_____	NO_____
Bathroom w/sink and flush toilet	YES_____	NO_____
Bathtub or Shower	YES_____	NO_____
Hot AND Cold running water	YES_____	NO_____

Current source of heat? Wood stove\_\_\_\_\_ Gas\_\_\_\_\_ Electric\_\_\_\_\_ Oil\_\_\_\_\_ Other\_\_\_\_\_

Would you be interested in obtaining financial assistance from the Town through a neighborhood housing rehabilitation program to make repairs to your home?

YES\_\_\_\_\_ NO\_\_\_\_\_

Please circle the major concerns or issues in your community:

(1) sidewalks	(2) sewer lines	(3) water lines
(4) storm drainage	(5) streets	(6) abandoned houses
(7) debris	(8) vacant/overgrown lots	(9) loitering
(10) drugs/crime	(11) street lighting	(12) signage
(13) recreation	(14) vandalism	(15) other_____

Would you be interested in participating in a neighborhood organization to assist in the development of strategies to address neighborhood problems?

YES\_\_\_\_\_ NO\_\_\_\_\_

**WARNING:** Section 1001 of Title 18 of the U.S. Code makes it a criminal offense to make willful false statements of misinterpretation to any Department or Agency of the U.S. as to any matter within its jurisdiction.

Signature\_\_\_\_\_ Date\_\_\_\_\_

Interviewer\_\_\_\_\_ Date\_\_\_\_\_

## Major Town Employers Housing Survey

Where do most of your employees live?

Town of Blacksburg \_\_\_\_

Town of Christiansburg \_\_\_\_

Elsewhere in Montgomery County \_\_\_\_

Other \_\_\_\_

For employees who live in Blacksburg, what are some of the common neighborhoods they live in, or common streets they live on?

---

For employees who do not live in Blacksburg, what are some common reasons given:

---

What is your average annual salary (for salaried positions)? \$\_\_\_\_\_/yr  
How many salaried positions does the company currently employ? \_\_\_\_

What is your average hourly wage (for hourly positions)? \$\_\_\_\_\_/hr  
How many hourly positions does the company currently employ? \_\_\_\_

What percentage of your employees earn less than \$15,000 annually? \_\_\_\_  
What percentage of these employees live within the Town of Blacksburg? \_\_\_\_

What percentage of your employees earn between \$15-\$25,000 annually? \_\_\_\_  
What percentage of these employees live within the Town of Blacksburg? \_\_\_\_

What percentage of your employees earn between \$25-\$35,000 annually? \_\_\_\_  
What percentage of these employees live within the Town of Blacksburg? \_\_\_\_

What percentage of your employees earn between \$35-\$45,000 annually? \_\_\_\_  
What percentage of these employees live within the Town of Blacksburg? \_\_\_\_

What percentage of your employees earn between \$45-\$55,000 annually? \_\_\_\_  
What percentage of these employees live within the Town of Blacksburg? \_\_\_\_

What percentage of your employees earn between \$55-\$65,000 annually? \_\_\_\_  
What percentage of these employees live within the Town of Blacksburg? \_\_\_\_

What percentage of your employees earn more than \$65,000 annually? \_\_\_\_  
What percentage of these employees live within the Town of Blacksburg? \_\_\_\_

What percentage of new or prospective employees have difficulty finding housing in the Blacksburg area?    0-15%    16-25%    26-35%    36-50%    >50%

Has the cost of housing in the Town of Blacksburg ever been a deterrent for attracting new employees?  
Yes                      No

Please elaborate: \_\_\_\_\_





What other housing issues do your employees have?\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## Real Estate Broker/Agent Housing Survey

Approximately what percentage of your clients who want to buy in the Town of Blacksburg buy elsewhere because they cannot find an affordably priced house? \_\_\_\_\_%

What percentage of your clients are families with more than two people? \_\_\_\_\_%

What percentage of your clients earn less than \$35,000 per year? \_\_\_\_\_%

What does your firm consider an affordable housing price in Blacksburg? \$\_\_\_\_\_

Please list three Town of Blacksburg policies or conditions that encourage affordable housing.

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

Please list three Town of Blacksburg policies or conditions that discourage more affordable housing.

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

What are the three most important things the Town could do to encourage more affordable housing?

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

Is there a market demand for affordable housing in Blacksburg that is sufficient to encourage more supply?

Yes

No

If yes, why isn't more being built? \_\_\_\_\_

\_\_\_\_\_

In no, why isn't there more demand? \_\_\_\_\_

\_\_\_\_\_

What price range and size has the strongest housing demand in Blacksburg?

\$\_\_\_\_\_ No. bedrooms\_\_\_\_\_ SF\_\_\_\_\_

Why? \_\_\_\_\_

What is the average cost of a home that you most typically sell? \$\_\_\_\_\_

Why? \_\_\_\_\_

What would encourage you to sell in another price category or deter you from continuing to sell your preferred housing type? \_\_\_\_\_

What other advice do you have for encouraging affordable housing in Blacksburg?

\_\_\_\_\_  
\_\_\_\_\_

## Commissioner of Revenue Housing Survey

What is the average assessment on a home in Montgomery County? \$\_\_\_\_\_

What is the average assessment on a home in Blacksburg? \$\_\_\_\_\_

In your estimation, what accounts for that difference? \_\_\_\_\_

\_\_\_\_\_

Where is most of the county's affordable housing (<\$125,000) being built?

\_\_\_\_\_

Are there identifiable factors that encourage or discourage affordable housing in

the County or its towns?      Yes              No

If yes, what are they?

\_\_\_\_\_

If yes, are there factors the same in all jurisdictions?    Yes    No

If there are differences, what are they specifically? \_\_\_\_\_

\_\_\_\_\_

What market trends have affected affordable housing in the area either positively or negatively?

\_\_\_\_\_

\_\_\_\_\_

What other advice do you have for encouraging affordable housing in Blacksburg?

\_\_\_\_\_

\_\_\_\_\_